

United States Bankruptcy Court
Middle District of FloridaIn re:
Earl Eugene Spatcher
DebtorCase No. 17-05022-CCJ
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 113A-6

User: kbrickner
Form ID: 309IPage 1 of 1
Total Noticed: 18

Date Rcvd: Jul 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2017.

db Earl Eugene Spatcher, 7223 White Trillium Cir, Orlando, FL 32818-1278
 27073966 Chase Home Finance LLC, PO Box 24696, Columbus, OH 43224-0696
 27073970 JPMorgan Chase Bank, NA, c/o Marc G. Granger Kahane & Associates, 8201 Peters Rd Ste 300,
 Plantation, FL 33324-3265
 27073976 US Department of HUD, 451 7th St SW, Washington, DC 20410-0001
 27075255 +United States Attorney, 400 West Washington Street, Suite 3100, Orlando FL 32801-2440

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: johnsnow@cfl.rr.com Jul 31 2017 22:38:35 John T Snow,
 390 North Orange Avenue, Suite 2300, Orlando, FL 32801
 tr +E-mail/Text: ecf@c13orl.com Jul 31 2017 22:38:51 Laurie K Weatherford,
 Post Office Box 3450, Winter Park, FL 32790-3450
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Jul 31 2017 22:39:21
 United States Trustee - ORL7/13, 7, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2210
 27073965 E-mail/Text: legal@mycfe.com Jul 31 2017 22:39:21 CFE Federal Credit Unio,
 1000 Primera Blvd, Lake Mary, FL 32746-2194
 27073964 EDI: CAPITALONE.COM Jul 31 2017 22:33:00 Capital One Bank (USA) NA,
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
 27073967 EDI: WFNNB.COM Jul 31 2017 22:38:00 Comenity Bank/AMSGNFRN, PO Box 182789,
 Columbus, OH 43218-2789
 27073719 EDI: FLDEPREV.COM Jul 31 2017 22:33:00 Florida Department of Revenue, Bankruptcy Unit,
 Post Office Box 6668, Tallahassee FL 32314-6668
 27073720 EDI: IRS.COM Jul 31 2017 22:33:00 Internal Revenue Service, Post Office Box 7346,
 Philadelphia PA 19101-7346
 27073971 EDI: AGFINANCE.COM Jul 31 2017 22:33:00 One Main Financial, PO Box 3251,
 Evansville, IN 47731-3251
 27073718 +E-mail/Text: Bankruptcy@octaxcol.com Jul 31 2017 22:39:07 Orange County Tax Collector,
 PO Box 545100, Orlando FL 32854-5100
 27073973 EDI: PRA.COM Jul 31 2017 22:38:00 Portfolio Recovery Associates LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 27073975 EDI: RMSC.COM Jul 31 2017 22:33:00 SYNCB/Wal-Mart Dual Card, PO Box 965024,
 Orlando, FL 32896-5024
 27073974 EDI: DRIV.COM Jul 31 2017 22:39:00 Santander Consumer USA, PO Box 961245,
 Fort Worth, TX 76161-0244

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27073968* Florida Department of Revenue, Bankruptcy Unit, P O Box 6668, Tallahassee, FL 32314-6668
 27073969* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 27073972* Orange County Tax Collector, P O Box 545100, Orlando, FL 32854-5100

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2017

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2017 at the address(es) listed below:

John T Snow on behalf of Debtor Earl Eugene Spatcher johnsnow@cfl.rr.com,
 G26803@notify.cincompass.com
 Laurie K Weatherford ecfdailysummary@c13orl.com
 United States Trustee - ORL7/13, 7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	Earl Eugene Spatcher	Social Security number or ITIN	xxx-xx-9540
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	Middle District of Florida	Date case filed for chapter	13 7/28/17
Case number:	6:17-bk-05022-CCJ		

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Earl Eugene Spatcher	
2. All other names used in the last 8 years		
3. Address	7223 White Trillium Cir Orlando, FL 32818-1278	
4. Debtor's attorney Name and address	John T Snow 390 North Orange Avenue Suite 2300 Orlando, FL 32801	Contact phone (407) 286-6663 Email: johnsnow@cfl.rr.com
5. Bankruptcy Trustee Name and address	Laurie K Weatherford Post Office Box 3450 Winter Park, FL 32790	Contact phone 407-648-8841
6. Bankruptcy Clerk's Office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM Contact phone 407-237-8000 Date: July 31, 2017

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	August 31, 2017 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	Location: George C. Young Courthouse, Suite 1202-A, 400 West Washington Street, Orlando, FL 32801
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: October 30, 2017 Filing deadline: November 29, 2017 For a governmental unit: 180 days from the date of filing
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be filed online at the Court's website at www.flmb.uscourts.gov , or obtained at www.uscourts.gov or at any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Attention Mortgage Holders: Attachments to your Proof of Claim may be required by changes to Rule 3001. Forms and attachments are available at www.uscourts.gov .	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan, hearing on confirmation of plan	The plan or a summary of the plan will be sent separately. The initial confirmation hearing will be held on: October 24, 2017 at 09:30 AM, Location: Courtroom 6D, 6th Floor, George C. Young Courthouse, 400 West Washington Street, Orlando, FL 32801 Debtors and their attorneys are not required to attend the Initial Confirmation Hearing because, in most cases, the Initial Confirmation Hearing will be continued to a date after the deadline for filing proofs of claim. However, the Court will hear and may rule on motions and objections that are separately noticed for hearing for the same time as the Initial Confirmation Hearing. Local Rule 5073-1 restricts the entry of electronic devices and mobile phones into the Courthouse.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	
14. Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.	